WHEREAS, on 12th day of December, 2007, Kristine M. Hammond, an unmarried woman and Susan Kay Campbell, an unmarried woman executed a certain Deed of Trust to Scott R. Valby, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., as nominee for Franklin American Mortgage Company, which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,834 at Page 418; and

Whereas said Deed of Trust was assigned at Deed Book 3,353, Page 181, on October 13, 2011 to JPMorgan Chase Bank, National Association filed in the office of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, National Association, has heretofore substituted Philip L. Martin as Trustee in lieu and in place of Scott R. Valby by instrument dated 11/15/2011, and recorded in Book 3,373 at Page 249; and

WHEREAS, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Philip L. Martin, Substituted Trustee in said Deed of Trust, will on 3/28/2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at 2535 Hwy 51 South, Hernando, MS - Main Front Door of DeSoto County Courthouse State of Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to-wit:

LOT 13, FINAL PLAT, PHASE 1, LOT 3, FIRST REVISION OF LOT 3, ARBOR LAKE SUBDIVISION, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 73, PAGE 27, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

Title to said property is believed to be good but I WILL CONVEY only such title as is vested in me as Substituted Trustee.

3-28-12

WITNESS MY SIGNATURE, this the 6th day of February, 2012.

/s/ Philip L. Martin
Martin & Brunavs
Attorneys At Law
2800 North Druid Hills Road
Atlanta, GA 30329
(404) 982-0088 or (877) 740-0883- Phone
M&B File # 11-11380MS
Publication Dates: 3/6, 3/13, 3/20, and 3/27/2012

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WHEREAS, on December 3, 2002, Bobby J. (G.) Coleman, Jr. a single person, executed a deed of trust to J. Patrick Caldwell, Trustee for the benefit of BancorpSouth Bank, which deed of trust is recorded in Deed of Trust Book 1615 at Page 403 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid, BancorpSouth Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated September 2, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,340 at Page 587; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 28th day of March, 2012, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 14, Phase I, The Lakes of Cedar Grove, situated in Section 7, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Pages 37-38, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 27th day of February, 2012.

John C. Underwood, Jr. SUBSTITUTED TRUSTEE

Control #11080990

PUBLISH: 03/01/2012, 03/08/2012, 03/15/2012, 03/22/2012

3/01/12 11:45:47 SUBSTITUTED TRUSTEE'S NOTICE OF SAL

W.E. DAVIS, CH CLERK

WHEREAS, on December 10, 2004, Paula Irby and Terry Irby, husband and wife, executed a deed of trust to Arnold M. Weiss, Attorney at Law, Trustee for the benefit of Citizens Home Mortgage, LLC, which deed of trust is recorded in Deed of Trust Book 2,130 at Page 111 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Homecomings Financial Network, Inc. by instrument dated December 10, 2004, and recorded in the office of the aforesaid Chancery Clerk in Book 2,177 at Page 311; and

WHEREAS, the aforesaid deed of trust was assigned to Mortgage Electronic Registration Systems, Inc. by instrument dated January 5, 2005, and recorded in the office of the aforesaid Chancery Clerk in Book 2,216 at Page 588; and

WHEREAS, the aforesaid deed of trust was assigned to U.S. Bank National Association as Trustee by instrument dated May 18, 2006, and recorded in the office of the aforesaid Chancery Clerk in Book 2,539 at Page 233; and

WHEREAS, the aforesaid, U.S. Bank National Association as Trustee, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated January 27, 2012 and recorded in the office of the aforesaid Chancery Clerk in Book 3,400 at Page 71; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, U.S. Bank National Association as Trustee, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 28th day of March, 2012, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 43, Section C, Windsor Creek Subdivision, in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 42, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 27th day of February, 2012.

John C. Underwood, Jr. SWBSTITUTED TRUSTEE

Control #11091125

PUBLISH: 03/01/2012, 03/08/2012, 03/15/2012, 03/22/2012

3/01/12 11:36:25 DESOTO COUNTY, MS ₩.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 28th day of January 2009, a Deed of Trust was executed by **Brian A**. **Fliehmann**, to L. Scott Pickle as Trustee for Merchants & Farmers Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, in Hernando, Mississippi, in Book 3064, Page 144, re-recorded in Book 3081, Page 294, and

WHEREAS, under the terms of said Deed of Trust First Tennessee Bank National Association is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Barry W. Bridgforth, Jr. as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3,403 at Page 276 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Barry W. Bridgforth, Jr., Substituted Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m.), at the east front door of the County Courthouse of DeSoto County, Mississippi, on Wednesday, March 28, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Commencing at the NE corner of S30, T1S, R8W, DeSoto County, Mississippi; thence S89-52-17W along the center of DeSoto Rd, 874.14 feet to a point; thence S00-01-49W 40 feet to the south ROW of DeSoto Rd., said point being POB of

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tract herein described and marked by a 3/8" RB; thence S00-01-49W along a wire fence 783.32 feet to a 3/8" RB set; thence S89-53-26W 404.10 feet to a point in a wire fence 3/8" RB set; thence N00-01-49E 783.32 feet to a point on the S ROW of DeSoto Rd.; thence N89-52-17E 404.10 feet to the POB and containing 7.36 acres.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS my signature, on this 29th day of February, 2012.

Barry W. Bridgforth, Jr Substitute Trustee

PREPARED BY: Barry W. Bridgforth, Jr., MSB #9797 5293 Getwell Road Southaven, MS 38672

PUBLISH: March 6, March 13, March 20, and March 27, 2012.

WHEREAS, on February 18, 2011, Hamilton Place, Inc., a Mississippi Corporation, executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3277, at Page 544, to which reference is herein made; and

WHEREAS, First Security Bank substituted and appointed Hugh H. Armistead as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, Colmon Mitchell, by instrument dated the 24th day of February, 2012, and filed in Deed of Trust Book No. 3404, at Page 502, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on Wednesday, March 28, 2012, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lot 106, Section "A", Phase II, Hamilton Place Subdivision, situated in Section 30, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 97, at Page 25, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, this the 5th day of March, 2012.

HUGH H. ARMISTEAD, Substitute Trustee 6879 Crumpler Boulevard, Suite 100 Olive Branch, MS 38654 662-895-4844

Publish: March 6, 13 and 20, 2012

WHEREAS, on February 18, 2011, Hamilton Place, Inc., a Mississippi Corporation, executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3277, at Page 532, to which reference is herein made; and

WHEREAS, First Security Bank substituted and appointed Hugh H. Armistead as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, Colmon Mitchell, by instrument dated the 24th day of February, 2012, and filed in Deed of Trust Book No. 3404, at Page 501, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on Wednesday, March 28, 2012, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lot 105, Section "A", Phase II, Hamilton Place Subdivision, situated in Section 30, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 97, at Page 25, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, this the 5th day of March, 2012.

HUGH H. ARMISTEAD, Substitute Trustee 6879 Crumpler Boulevard, Suite 100 Olive Branch, MS 38654

Onve Branch, MS 662-895-4844

Publish: March 6, 13 and 20, 2012

WHEREAS, on January 10, 2008, Hamilton Place, Inc. executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 2847, at Page 610, to which reference is herein made; and

WHEREAS, First Security Bank substituted and appointed Hugh H. Armistead as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, Colmon Mitchell, by instrument dated the 24th day of February, 2012, and filed in Deed of Trust Book No. 3404, at Page 499, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on Wednesday, March 28, 2012, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

4.17 acres situated in the Southeast Quarter of Section 30, Township1 South, Range 6 West, Olive Branch, Desoto County, Mississippi, being part of the Doris Hamilton property as recorded in Deed Book 39, Page 433, and being more particularly described as follows:

Beginning at a railroad spike at the northeast corner of the Southeast Quarter of Section 30, Township 1 South, Range 6 West, Olive Branch, Desoto County, Mississippi; thence South 00 degrees 30 minutes 11 seconds East along the east line of said Southeast Quarter 1759.60 feet to a point; thence South 89 degrees 38 minutes 47 seconds West along the eastwardly projection of the south line of the Doris Hamilton property as recorded in Deed Book 39, Page 433, and along the south line of the Doris Hamilton property 1153.96 feet to an old automobile axle found at the southwest corner of said Doris Hamilton property, said axle being on the west line of Lot 6 of the B. L. Hamilton 209.98 acre tract and also being the true point of beginning for the hereafter described 4.17 acre tract; thence North 01 degree 26 minutes 39 seconds West along the west line of said Doris Hamilton property 448.43 feet to an old automobile leaf spring found at the northwest corner of said Doris Hamilton property, said leaf spring also being the northwest corner of Lot 6 of the B. L. Hamilton 209.98 acre tract; thence North 89 degrees 44 minutes 08 seconds East along the north line of said Doris Hamilton property and the north line of said Lot 6 a distance of 101.21 feet to a point, said point being on the west line of the Hamilton Place, Inc. 0.23 acre tract as recorded in Deed Book 516, Page 780; thence South 00 degrees 08 minutes 21 seconds East along the said west line 87.45 feet to a point at the southwest corner of said 0.23 acre tract; thence North 89 degrees 51 minutes 39 seconds East along the south line of said 0.23 acre tract 115.00 feet to a point at the southeast corner of said 0.23 acre tract; thence North 00 degrees 08 minutes 21 seconds West along the east line of said 0.23 acre tract 87.70 feet to a point on the north line of said Doris Hamilton tract and said Lot 6; thence North 89 degrees 44 minutes 08 seconds East along said north line104.45 feet to a 1/2 inch rebar with cap (set) at the northwest corner of the E. Forrest Hamilton 1 acre tract as recorded in

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Deed Book 113, Page 362 (Tract I); thence South 01 degree 01 minute 07 seconds East along the west line of said 1 acre tract 209.00 feet to a ½ inch rebar with cap (set) at the southwest corner of said 1 acre tract; thence North 89 degrees 44 minutes 08 seconds East along the south line of said 1 acre tract 209.00 feet to a ½ inch rebar with cap (set), (found a ¾ inch pipe 2.76 feet north and 1.3 feet east of said rebar); thence South 01 degree 01 minute 07 seconds East along a new line across said Doris Hamilton property 109.80 feet to a ½ inch rebar with cap (set) on the north line of the Randy M. Hamilton 1 acre tract as recorded in Deed Book 481, Page 371; thence South 89 degrees 46 minutes 51 seconds West along the north line of said Randy M. Hamilton 1 acre tract 8.18 feet to a point at the northwest corner of said Randy M. Hamilton 1 acre tract; thence South 01 degree 10 minutes 41 seconds East along the west line of said Randy M. Hamilton 1 acre tract 128.78 feet to a point at the southwest corner of said Randy M. Hamilton 1 acre tract; thence South 89 degrees 38 minutes 47 seconds West along the south line of the said Doris Hamilton property 518.49 feet to the point of beginning containing 181,713.52 square feet or 4.17 acres.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, this the 5th day of March, 2012.

HUGH H. ARMISTEAD, Substitute Trustee 6879 Crumpler Boulevard, Suite 100 Olive Branch, MS 38654 662-895-4844

Publish: March 6, 13 and 20, 2012

WHEREAS, on April 9, 2008, Hamilton Place, Inc. executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 2914, at Page 624, to which reference is herein made; and

WHEREAS, First Security Bank substituted and appointed Hugh H. Armistead as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, Colmon Mitchell, by instrument dated the 24th day of February, 2012, and filed in Deed of Trust Book No. 3404, at Page 500, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on Wednesday, March 28, 2012, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lots 57, 72, 73, 74, 75, 76, 77, 78, 79, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104 and 107, Section "A", Phase II, Hamilton Place Subdivision, situated in Section 30, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 97, at Page 25, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, this the 5th day of March, 2012

HUGH H. ARMISTEAD, Substitute Trustee 6879 Crumpler Boulevard, Suite 100 Olive Branch, MS 38654 662-895-4844

Publish: March 6, 13 and 20, 2012